

TENNESSEE BOARD OF FUNERAL DIRECTORS AND EMBALMERS

MINUTES OF BOARD MEETING

MAY 13, 2008

President Stephen Murphy called the meeting to order at 10:02 A.M. in Conference Room 160, Davy Crockett Tower, Nashville, Tennessee.

Board members present were Stephen Murphy, President; David Murphy, Vice President; Dennis Hamilton, Paula Bridges, Jill Horner and Eugene Williams.

Staff members present were Robert Gribble, Executive Director, Adrian Chick, Staff Attorney, and Jimmy Gossett, Administrative Assistant.

INTRODUCTION OF NEW BOARD MEMBERS:

President Stephen Murphy introduced new board members Jill Horner, representing Middle Tennessee and Eugene Williams, a representative for East Tennessee.

ADOPTION OF AGENDA:

A motion was made by Mr. Dennis Hamilton to approve the agenda as printed.

Seconded by Mr. David Murphy

Adopted by voice vote

APPROVAL OF MINUTES:

A motion was made by Mr. Dennis Hamilton to approve the minutes of the February 12, 2008, Board Meeting.

Seconded by Mr. Eugene Williams

Adopted by voice vote

LEGAL REPORT:

ADRIAN CHICK, STAFF ATTORNEY

1. Letter from former licensee.

This individual was first licensed as a funeral director in 1997. The individual's license expired on June 30, 2007. The Board received the renewal fee on July 6,

2007, (six days after expiration). The Board notified the individual by letter on July 9, 2007 that an additional late fee must be received within 60 days of the expiration of her license. This letter was sent to the individual's residence as well as the establishment where the individual worked. On July 24, 2007, another similar letter was sent to the individual. The Board still has not received the late fee. The individual has submitted documentation verifying an illness during a large portion of 2007 and early 2008 which prevented the individual from working. The individual also states that she had been reassured by a relative, also a funeral director, that all late fees had been timely submitted. The individual asks that the Board consider these factors, along with her history of contributions to the funeral industry, and approve her application for renewal.

Tenn. Code Ann. § 62-5-316 states that ***"a license not renewed within 60 days of expiration shall not be subject to renewal or reinstatement and the license holder shall reapply as for an initial license..."***

Recommendation: Based upon the above statute, the applicant must reapply for licensure. The statute does not authorize a departure from this requirement. Therefore, legal recommends that the request for renewal be respectfully denied.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

2. Agreed Order Approval – Docket No. 12.21-098117A

This Agreed Order is submitted for approval. The terms are consistent with a previous consent order approved by the Board. A civil penalty of \$1,000 has been paid.

A motion was made by Mr. Dennis Hamilton to accept the Agreed Order.

Seconded by Mr. David Murphy

Adopted by voice vote

3. Agreed Order Approval – Docket No. 12.21-098099A

This Agreed Order is submitted for approval. The terms are consistent with a previous consent order approved by the Board. A civil penalty of \$1,250 has been paid.

A motion was made by Mr. Dennis Hamilton to accept the Agreed Order.

Seconded by Mr. David Murphy

Adopted by voice vote

4. Agreed Order Approval – Docket No. 12.21-096942A

This Agreed Order is submitted for approval and represents six complaints. A civil penalty of \$1450 has been paid.

A motion was made by Mr. Dennis Hamilton to accept the Agreed Order.

Seconded by Mr. David Murphy

Adopted by voice vote

5. Case No.: L08-FUN-RBS-2008008341

An inspection on March 4, 2008 revealed the following violations:

- FTC Rules – Five out of ten Statements of Funeral Goods and Services reviewed failed to include a description of the casket purchased.

The Respondent acknowledges the oversight and will prevent future violations.

Complaint History: None.

Recommendation: Consent Order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

6. Case No.: L08-FUN-RBS-2008008331

An inspection on March 10, 2008 revealed the following violations:

- Rule 0660-4-.03 and FTC Rules – This establishment has changed ownership and has submitted a request for approval to the Board, but the establishment's representative has not appeared before the Board. However, the Statements of Funeral Goods and Services being used contain an establishment name that differs from the new establishment name.

The establishment apologizes for the confusion and will use the former name until receiving approval for the new name.

Complaint History: None

Recommendation: Consent Order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Mr. Dennis Hamilton to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

7. Case No.: L08-FUN-RBS-2008008321

An inspection on March 10, 2008 revealed the following violations:

- TCA 62-5-306(d) The current funeral director license of the manager was not available for inspection.
- TCA 62-5-308(d) The current embalmer license of the manager was not available for inspection.

The Respondent has obtained duplicates of the appropriate licenses which are now being displayed.

Complaint History: None.

Recommendation: Consent order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

8. Case No.: L08-FUN-RBS-2008008291

An inspection on March 10, 2008 revealed the following violations:

- TCA 62-5-313(d)(1) A dressed and casketed body lacked a permanent identification device.

- TCA 62-5-313(d)(1) A second dressed and casketed body lacked either the decedent's social security number or a notation that such was not available.

Respondent states that the first body was received from another establishment on a cot without an identification device but acknowledges its responsibility for compliance with the statute. No social security number was available for the second body, and the establishment has reviewed the issue with staff to ensure that this is noted in the future.

Complaint History: None.

Recommendation: Consent Order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

9. Case No.: L08-FUN-RBS-2008008271

An inspection on March 18, 2008 revealed the following violations:

- TCA 62-5-313(d)(1) A dressed and casketed body lacked a permanent identification device.
- FTC Rules – The General Price List, under direct cremation with alternative containers, fails to list the cardboard container.
- FTC Rules – A Statement of Funeral Goods and Services does not provide a description of the merchandise chosen.

The inspection also noted the Respondent's website which includes a listing of all staff members.

The Respondent acknowledges the missing identification tag and states that the cardboard container is no longer offered and will be removed from the General Price List. The Respondent has made all its directors aware of the requirement of specifying the merchandise selected on the Statement of Funeral Goods and Services. However, the Respondent does not believe the website is a violation of TCA 62-5-314 because it does not imply that any unlicensed person is licensed.

Recommendation: Consent Order assessing civil penalty of \$350 and authorization for hearing for missing identification device, General Price List discrepancy, and failure to specify merchandise selected on Statement of Funeral Goods and Services.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Jill Horner

Adopted by voice vote

10. Case No.: L08-FUN-RBS-2008008221

An inspection on March 13, 2008 revealed the following violations:

- TCA 62-5-107(c)(3)(D) Numerous files inspected, where the body was cremated, do not have a copy of the authorization for cremation form.
- TCA 62-5-107(c)(2) The establishment does not have a copy of the latest inspection report and current license of the crematory used.
- Rule 0660-4-.03 The establishment failed to notify the board within ten (10) days of a change in ownership.
- FTC Rules – Name of business is incorrect on General Price List.
- FTC Rules – Casket price range is inconsistent with the Casket Price List.
- FTC Rules – Range for outer burial containers on the General Price List is inconsistent with the Outer Burial Container Price List.
- FTC Rules – Price for fiberboard container on General Price List is inconsistent with price on the Casket Price List.
- FTC Rules – Direct cremation price range on the General Price List is incorrect.
- FTC Rules – Immediate burial price range on the General Price List is incorrect.
- FTC Rules – General Price List does not list price for hearse.
- FTC Rules – Name of business on the Casket Price List is incorrect.
- FTC Rules – Casket Price List does not include an oak rental casket.

- FTC Rules – Name of establishment on Outer Burial Container Price List is incorrect.
- FTC Rules – Outer Burial Container Price List is incorrectly titled “Vault Price List.”
- FTC Rules – Outer Burial Container Price List omits four containers being offered.
- FTC Rules – A family was charged \$700 more than supported by the Statement of Funeral Goods and Services.
- FTC Rules – A family was charged an amount for embalming higher than the price listed on the General Price List.
- FTC Rules – A family was charged twice for removal of remains.
- FTC Rules – A family was charged \$695 for crematory charges, but the total billed to the establishment was only \$240. The Statement of Funeral Goods and Services did not inform the customer of the establishment’s charge for this cash advance item.
- TCA 62-5-303 An unlicensed person signed as the funeral director on a Statement of Funeral Goods and Services.

The Respondent states as follows:

- The rule requiring notice of changes to be provided to the Board within ten (10) days should be interpreted to mean ten (10) working days, not calendar days.
- Rule 0660-4-.03(2) does not prohibit use of a new name pending approval by the Board.
- A faxed copy of the latest inspection report and license of the crematory used was supplied to the inspector.
- The Respondent assumed that the TCA 62-5-107, requiring a copy of the authorization form, was complied with by the crematory keeping a copy. The Respondent will maintain its own copy in the future.
- Price lists have been updated and submitted.
- Refund checks have been mailed to each of the three customers who were overcharged (copies of the checks are attached).

- The reason for embalming will be correctly noted in the future.
- The statement signed by an unlicensed funeral director was an estimate only.

Complaint History: Three closed (not related), and one open.

Recommendation: Consent Order assessing civil penalty of \$750 and authorization for hearing.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

11. Case No.: L08-FUN-RBS-2008007421

A photocopy of what appears to be a business card was anonymously sent to the Board. The card has the Respondent establishment name at the top, then lists an individual, with "Chief of Operations" underneath.

Response: None received.

Complaint History: Numerous.

Recommendation: Dismiss. The photocopy does not imply funeral directing, and no information was supplied that would establish the authenticity of the card or whether it was even published.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

12. Case No.: L08-FUN-RBS-2008007391

The complainant alleges that she received a telephone call from an employee of the Respondent establishment during which she was threatened.

The Respondent states that the individual allegedly making the threatening call is not an employee of the establishment, and the telephone number provided does not belong to the establishment. The Respondent states the exchange between the two individuals appears to be personal.

Complaint History: Numerous

Recommendation: Dismiss. The complaint fails to establish a violation of statutes or rules by the Respondent.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Jill Horner

Adopted by voice vote

13. Case No.: L08-FUN-RBS-2008007381

The complainant alleges that she received a telephone call from an employee of the Respondent establishment during which she was threatened.

The Respondent funeral director indicates that this matter concerns a personal relationship and denies any such threat was made.

Complaint History: None.

Recommendation: Dismiss.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

14. Case No.: L08-FUN-RBS-2008007281

The complainant, a former employee of the Respondent establishment, sent a letter to the Board stating that the Respondent had buried viscera from autopsied bodies with other remains.

The Respondent unequivocally denies the allegations of the complainant. The Respondent believes the allegation was motivated by a request for repayment of a loan made by the Respondent to the complainant.

Complaint History: None.

Recommendation: Dismiss.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

15. Case No.: L08-FUN-RBS-2008007271

Same complaint as above, but against the Respondent's funeral director license.

Recommendation: Dismiss.

A motion was made by Mr. Eugene Williams to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

16. Case No.: L08-FUN-RBS-2008007251

The complainant is a funeral establishment that alleges the Respondent attempted to persuade a family to use the Respondent's firm.

The Respondent states it received a telephone call from the hospital where the deceased baby died asking whether the Respondent buried babies free of charge. The Respondent later received a telephone call from the Medical Examiner's office. Following this call, the Respondent phoned the family and left a message with the baby's grandmother to call the establishment to make arrangements. The Respondent heard nothing further and made no other calls.

Complaint History: One closed (1999).

Recommendation: Dismiss. The complaint fails to establish a violation of statutes or rules by the Respondent.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

17. Case No.: L08-FUN-RBS-2008001711

An inspection on January 10, 2008 revealed the following violations:

- FTC Rules – Statement of Funeral Goods and Services lacks description of merchandise selected.
- TCA 62-5-107(3)(c) Authorization for cremation form was not signed by a licensed funeral director.
- TCA 62-5-107(b)(6) Aiding or abetting an unlicensed person. An employee of Respondent establishment signed three cremation authorization forms as a funeral director. The employee is licensed in another state and is currently seeking, but has not been granted, a license by reciprocity.

The Respondent's manager states that he was on the premises and felt so comfortable with the employee's knowledge of the funeral business that he didn't consider the consequences of the employee's signatures.

Complaint History: Respondent was assessed a civil penalty of \$500 in February 2007 for an apprentice conducting a committal service without supervision.

Recommendation: Consent Order assessing civil penalty of \$1,500 (\$500 per incident of unlicensed conduct) and authorization for hearing.

A motion was made by Mr. Dennis Hamilton to accept Counsel's recommendation.

Seconded by Mr. David Murphy

Adopted by voice vote

18. Case No.: L08-FUN-RBS-2008001701

This Respondent is licensed in Kentucky and has applied for licensure in Tennessee by reciprocity. He signed three cremation authorization forms as a funeral director without being licensed in this state.

The Respondent states that he was under the supervision of the manager and did not intend to do anything illegal.

Complaint History: None.

Recommendation: Consent Order assessing civil penalty of \$750 (\$250 per violation) and authorization for hearing.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Ms. Paula Bridges

Adopted by voice vote

19. Case No.: L08-FUN-RBS-2008007051

The complainant lives in California. Her sister died while in Tennessee and was taken to the Medical Examiner's Office. Her sister wanted the body shipped back to California, but learned that the Respondent establishment had picked up the body from the Medical Examiner's Office. The complainant requested that the body be returned to the Medical Examiner's Office but was informed by the Respondent that the Medical Examiner's Office would not accept return of the body.

No response was received.

Complaint History: Numerous

Recommendation: Letter of warning.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

20. Case No.: L07-FUN-RBS-2007077931

The complainant states that her brother's body was picked up from the Medical Examiner's Office by the Respondent establishment. The complainant wished to view the body at the funeral home but was informed by an employee of Respondent that the body had been autopsied. The complainant was informed that due to the autopsy, the body could not be embalmed and was in a state of decomposition which made viewing unsafe. On the next day, the complainant was finally allowed to see the body, and found that the body had not been autopsied and was not in such a state of decomposition as to prevent viewing.

The Respondent states that it had been informed by the Medical Examiner's Office that the body had been autopsied, which is why the family was told this information. An investigation revealed that the Medical Examiner's Office had not informed the Respondent that the body had been autopsied.

Complaint History: Numerous

Recommendation: Consent Order assessing civil penalty of \$500 for unprofessional conduct, plus cost of investigation up to \$750, and authorization for hearing.

A motion was made by Mr. David Murphy to accept Counsel's recommendation.

Seconded by Mr. Eugene Williams

Adopted by voice vote

**ADMINISTRATIVE MATTERS:
ROBERT B. GRIBBLE, EXECUTIVE DIRECTOR**

**REPORT OF LICENSES ISSUED FEBRUARY 12, 2008 – MAY 12, 2008
BY EXECUTIVE DIRECTOR AS PER BOARD AUTHORITY**

LICENSEE REPORT:

Establishments

McCarty Funeral Directors & Cremation Services Sevierville, TN	New Establishment
Neal-Tarpley Crematory Clarksville, TN	New Establishment
Medina Funeral Home and Cremation Service Medina, TN	New Establishment
Resthaven Funeral Home & Cremation Services Clarksville, TN	New Establishment
M. J. Edwards Funeral Home Stage Road Chapel Memphis, TN	New Establishment

Individuals

Taylor Grant Badger Hartsville, TN	Funeral Director/Embalmer
Kenneth Nolan Cone Bowling Green, KY	Funeral Director/Embalmer Reciprocity
Gina Marie Dolen Kingsport, TN	Funeral Director/Embalmer
Ronald Lynn Sellers Greenfield, TN	Funeral Director/Embalmer

Dustin Ray Thomas Springfield, TN	Funeral Director/Embalmer
Robert Edward Combs London, KY	Embalmer Reciprocity
Rick L. Cottrell Linden, TN	Funeral Director
Dawn Renee' Everett Cordova, TN	Funeral Director Reciprocity
Aaron Paul Hazen Memphis, TN	Funeral Director Reciprocity
Joe R. Hickerson Greeneville, TN	Funeral Director
Bridget Ann Horner Cookeville, TN	Funeral Director
Alan Garrett Hutchins Fulton, KY	Funeral Director Reciprocity
David Wayne Mathes Johnson City, TN	Funeral Director Reapplication
Herbert Shane McElveen Memphis, TN	Funeral Director
Joseph Franklin Riley College Grove, TN	Funeral Director
Elicia Jo Spain Parsons, TN	Funeral Director
Sheila Holt Swearingen Dresden, TN	Funeral Director
Connie Baker Whitley Nashville, TN	Funeral Director

CLOSED ESTABLISHMENT REPORT:

No establishments have reported closing since the last board meeting.

DISCIPLINARY ACTION REPORT:

The Board has previously authorized these consent orders and civil penalties. The Consent Orders have been signed and the civil penalties paid by the respondents. The Executive Director requests the Board's acceptance of the following consent orders.

Complaint No. 2007075191

Violation: FTC Rules and failure to maintain a copy of current license and latest inspection report for the crematory that the funeral home uses

Action: \$250 Civil Penalty

Complaint No. 2007087921

Violation: FTC Rules

Action: \$250 Civil Penalty

Complaint No. 2007089571

Violation: FTC Rules and failure to affix a permanent identification device to the deceased human remains

Action: \$350 Civil Penalty

Complaint No. 2007089601

Violation: FTC Rules and the current license of an embalmer was not available at the time of inspection

Action: \$350 Civil Penalty

Complaint No. 2007069491

Violation: Unprofessional conduct for failure to order a headstone for fourteen (14) months after receipt of the requested down-payment

Action: \$500 Civil Penalty

Complaint No. 2007089871

Violation: An out of state funeral director conducted funeral ceremony in Tennessee without a licensed Tennessee funeral director present and in charge of the services

Action: \$500 Civil Penalty

Complaint No. 2007083741

Violation: FTC Rules and failure to maintain a copy of the current license and latest inspection report for the crematory that the funeral home uses

Action: \$250 Civil Penalty

Complaint No. 2007089591

Violation: FTC Rules and failure to affix a permanent identification device to the deceased human remains

Action: \$350 Civil Penalty

Complaint No. 2007082171

Violation: Unprofessional conduct for aiding or abetting an unlicensed individual to practice embalming

Action: \$250 Civil Penalty

Complaint No. 2007066981

Violation: Misrepresentation or fraud in the conduct of the business of the funeral establishment

Action: \$2000 Civil Penalty

A motion was made by Mr. David Murphy to approve the Executive Director's request for the Board's acceptance of the above listed Consent Orders.

Seconded by Ms. Paula Bridges

Adopted by voice vote

OPEN COMPLAINT REPORT:

As of May 9, 2008, there were 123 open complaints.

DENIAL OF REAPPLICATION FOR LICENSURE FROM INDIVIDUAL:

Upon motion, based upon the application records, the following individual was denied licensure by reapplication.

Larry Russell Dawson
Nashville, TN

Funeral Director and Embalmer
Reapplication

The Board's unanimous decision was based upon the applicant's lack of good moral character as required by Tenn. Code Ann. § 62-5-305(a)(3) and 62-5-306.

APPROVAL OF ESTABLISHMENT LICENSES:

Upon motion, based upon the application records, the following establishments were approved for licensure:

ANDERSON FUNERAL HOME
302 WEST MAIN STREET
ALEXANDRIA, TN

Change of Ownership
New Ownership: Sole Proprietor

New Owner: Ronald C. Paschal, Alexandria, TN

**J. AVERY BRYAN FUNERAL HOME, INC.
747 MCCALLIE AVENUE
CHATTANOOGA, TN**

Changes of Name and Ownership

New Ownership: LLC

New Name: J. Avery Bryan Funeral Home

New Owner: Smith Funeral Partners, LLC, Chattanooga, TN

**STOCKDALE-MALIN FUNERAL HOME
133 NORTH FORREST AVENUE
CAMDEN, TN**

Change of Ownership

New Ownership: LLC

New Owner: West Tennessee Funeral Associates, LLC, Camden, TN

**STOCKDALE-MALIN FUNERAL HOME
13625 HIGHWAY 69A
BIG SANDY, TN**

Change of Ownership

New Ownership: LLC

New Owner: West Tennessee Funeral Associates, LLC, Camden, TN

**MCREYNOLDS-NAVE & LARSON FUNERAL HOME
1209 MADISON STREET
CLARKSVILLE, TN**

Change of Ownership

New Ownership: LLC

New Owner: Nave Larson Creech, LLC, Clarksville, TN

**NAVE FUNERAL HOME
4639 WEST MAIN STREET
ERIN, TN**

Change of Ownership

New Ownership: LLC

New Owner: Nave Larson Creech, LLC, Clarksville, TN

**ALEXANDER FUNERAL HOME
384 NASHVILLE PIKE
GALLATIN, TN**

Change of Ownership

New Ownership: Corporation

New Owner: StoneMor Tennessee Subsidiary, Inc., Bristol, PA

**NEWBY FUNERAL HOME
202 EAST MAIN STREET
GALLATIN, TN**

Change of Ownership

New Ownership: Corporation

New Owner: StoneMor Tennessee Subsidiary, Inc., Bristol, PA

**WOODHAVEN FUNERAL HOME & MEMORIAL GARDENS
160 EDGEMOOR ROAD
POWELL, TN**

Changes of Name and Ownership

New Ownership: Corporation

New Name: Woodhaven Funeral Home

New Owner: StoneMor Tennessee Subsidiary, Inc., Bristol, PA

**NORTHRIDGE WOODHAVEN FUNERAL HOME
6755 HIGHWAY 51 NORTH
MILLINGTON, TN**

Change of Ownership

New Ownership: Corporation

New Owner: StoneMor Tennessee Subsidiary, Inc., Bristol, PA

**MAYES MORTUARY
444 WEST MAIN STREET
MORRISTOWN, TN**

Changes of Name and Ownership

New Ownership: Corporation

New Name: Mayes Family Services of Morristown

New Owner: Paxus Services (Tennessee), Inc., Boerne, TX

**CLINCH VALLEY FUNERAL HOME
208 CALVARY CHURCH ROAD
MOORESBURG, TN**

Changes of Name and Ownership

New Ownership: Corporation

New Name: Mayes Family Services of Mooresburg

New Owner: Paxus Services (Tennessee), Inc., Boerne, TX

**RAWLINGS FUNERAL HOME
212 COURT AVENUE
SEVIERVILLE, TN**

Change of Ownership

New Ownership: Corporation

New Owner: Paxus Services (Tennessee), Inc., Boerne, TX

REQUEST TO ADDRESS THE BOARD:

Mr. Clarence Eugene (C. E.) Overstreet of Family Mortuary in Chattanooga, TN requested and was granted the opportunity to address the Board. Mr. Overstreet asked the Board to reconsider the application of Gregory Dawson for licensure even though he had not submitted his information again for consideration to be put on the Agenda. President Steve Murphy informed Mr. Overstreet that the Board adopted the agenda at the beginning of the meeting and could not deviate from it. The Board took no action on Mr. Overstreet's request.

ADJOURN:

A motion was made by Ms. Paula Bridges to adjourn.

Seconded by Mr. David Murphy

Adopted by voice vote

There being no further business, the meeting was adjourned by President Steve Murphy at 11:06 A.M.

Respectfully submitted,

Robert B. Gribble

Robert B. Gribble, CFSP
Executive Director